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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/606,495	06/29/2000	Richard K. Ryan	505483.003	7482
75	90 09/24/2003			
Penny R Slicer Stinson Mag & Fizzell P C 1201 Walnut Street Suite 2800			EXAMINER	
			WEISBERGER, RICHARD C	
P O Box 41925 Kansas City, M	=		ART UNIT	PAPER NUMBER
•			3624	
			DATE MAILED: 09/24/2003	

Please find below and/or attached an Office communication concerning this application or proceeding.

•		_				
	Application No.	Applicant(s)				
	09/606,495	RYAN ET AL.				
Office Action Summary	Examiner	Art Unit				
	Richard C Weisberger	3624				
The MAILING DATE of this communication ap Period for Reply	pears on the cover sheet with	the correspondence address				
A SHORTENED STATUTORY PERIOD FOR REPL THE MAILING DATE OF THIS COMMUNICATION.  - Extensions of time may be available under the provisions of 37 CFR 1. after SIX (6) MONTHS from the mailing date of this communication.  - If the period for reply specified above is less than thirty (30) days, a regarder of the period for reply is specified above, the maximum statutory period.  Failure to reply within the set or extended period for reply will, by statut.  - Any reply received by the Office later than three months after the mailing earned patent term adjustment. See 37 CFR 1.704(b).  Status	136(a). In no event, however, may a repoly within the statutory minimum of thirty will apply and will expire SIX (6) MONTI te, cause the application to become ABA	oly be timely filed  (30) days will be considered timely.  HS from the mailing date of this communication.  NDONED (35 U.S.C. § 133).				
1) Responsive to communication(s) filed on						
2a) ☐ This action is <b>FINAL</b> . 2b) ☑ T	his action is non-final.					
3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under <i>Ex parte Quayle</i> , 1935 C.D. 11, 453 O.G. 213.						
Disposition of Claims						
4)⊠ Claim(s) <u>1-10,20 and 21</u> is/are pending in the application.						
4a) Of the above claim(s) <u>1-5, 20 and 21</u> is/are withdrawn from consideration.						
5) Claim(s) is/are allowed.						
6)⊠ Claim(s) <u>6-10</u> is/are rejected.						
7) Claim(s) is/are objected to.	7) Claim(s) is/are objected to.					
8) Claim(s) are subject to restriction and/	or election requirement.					
Application Papers						
9) The specification is objected to by the Examina		_				
10) ☐ The drawing(s) filed on is/are: a) ☐ acce						
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  11) The proposed drawing correction filed on is: a) approved b) disapproved by the Examiner.						
		sapproved by the Examiner.				
If approved, corrected drawings are required in reply to this Office action.						
12) The oath or declaration is objected to by the E	xanınıcı.					
Priority under 35 U.S.C. §§ 119 and 120		440()()				
13) Acknowledgment is made of a claim for foreig	in priority under 35 U.S.C. §	119(a)-(d) or (f).				
a) ☐ All b) ☐ Some * c) ☐ None of:						
1. Certified copies of the priority documents have been received.						
2. Certified copies of the priority documents have been received in Application No						
<ul> <li>3. Copies of the certified copies of the pricapplication from the International Books</li> <li>* See the attached detailed Office action for a list</li> </ul>	ureau (PCT Rule 17.2(a)).	•				
14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).						
a) The translation of the foreign language pr	ovisional application has bee	en received.				
Attachment(s)	alo priority under 50 0.0.0. S	, , , , , , , , , , , , , , , , , , ,				
1)  Notice of References Cited (PTO-892) 2)  Notice of Draftsperson's Patent Drawing Review (PTO-948) 3)  Information Disclosure Statement(s) (PTO-1449) Paper No(s)	5) Notice of Inf	ummary (PTO-413) Paper No(s) formal Patent Application (PTO-152)				

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## Election/Restrictions

1. Applicant's election without traverse of claims 6-10 in Paper No. 18 is acknowledged.

- 2. This application contains claims 1-5, 20 and 21 are drawn to an invention nonelected with traverse in Paper No. 18. A complete reply to the final rejection must include cancelation of nonelected claims or other appropriate action (37 CFR 1.144) See MPEP § 821.01.
- 3. Newly submitted claims 1-5 are directed to an invention that is independent or distinct from the invention originally claimed for the following reasons: method are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, claim 1 has separate utility. See MPEP § 806.05(d).

Since applicant has received an action on the merits for the originally presented invention, this invention has been constructively elected by original presentation for prosecution on the merits. Accordingly, claims 1-5 20 and 21 are withdrawn from consideration as being directed to a non-elected invention. See 37 CFR 1.142(b) and MPEP § 821.03.

## Claim Rejections - 35 USC § 101

1. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

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Claims 6-10 are rejected under 35 U.S.C. 101 because the claimed inventions are directed to non-statutory subject matter. The claimed methods comprise abstract ideas. Lacking any ties to a technological art, these ideas read on a sequence of mental steps, a judicially created exception to subject matter eligible for patent protection. See Diamond v. Diehr, 209 USPQ 17 (1981).

2. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Respectfully Submitted

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Patents of Banking and Finance

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